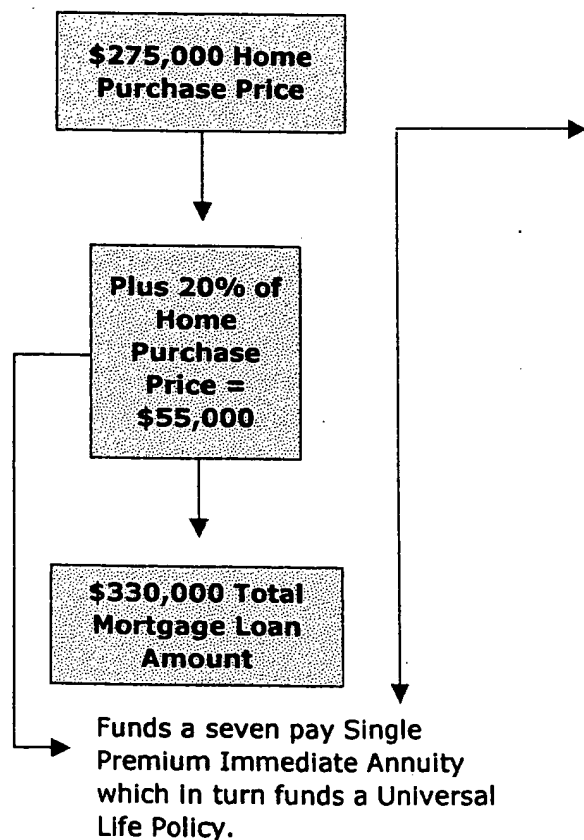


The Mana Loan

Financing: 100%

Term: 30 Year Bi-Weekly Loan

Borrower: 33 Year-Old Non-smoking Male



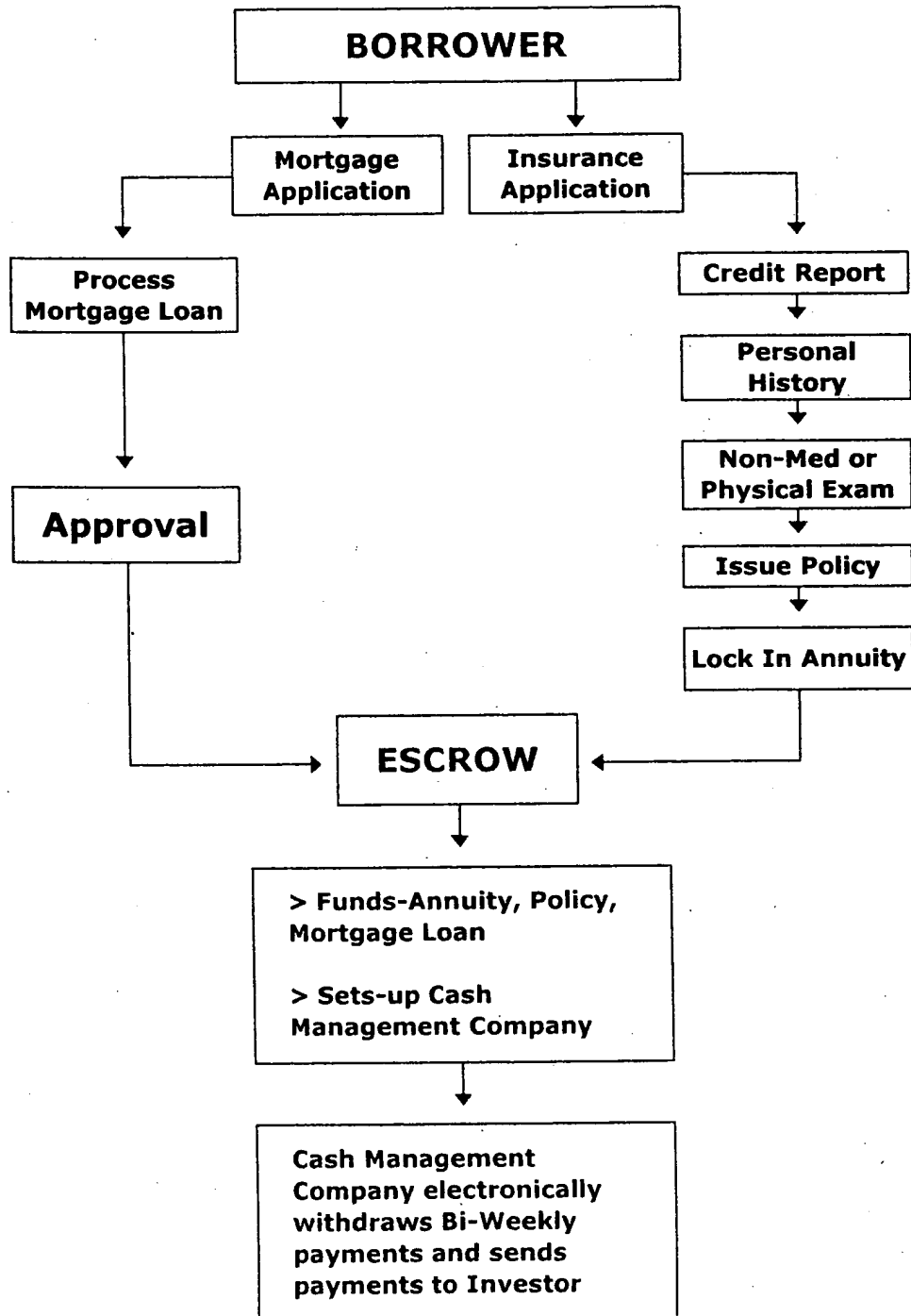
YEARS	ANNUITY	*POLICY \$ VALUE
1st	\$7,950	\$5,271
2nd	7,950	12,961
3rd	7,950	20,991
4th	7,950	29,369
5th	7,950	38,109
6th	7,950	47,602
7th	7,950	57,509
8th	Policy Paid	60,029
9th	in Full	62,456

*Non-Guaranteed Policy

Homeowner

- No Money Down
- Owns Home F/C 25th Year
- Approx. \$123,000 cash value in policy.
- Death Benefit Equal to Loan Amount.

Schematic Flow Chart



Compare the Mana Loan™ (Patent Pending)

Scenario	The following illustration compares a Mana Loan with a 95% LTV Standard Loan. The Standard borrower has purchased a Universal Life policy with a death benefit equal to the death benefit of the Mana Loan of \$330,000
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Loan Details	Mana Loan = BI-WEEKLY Payments	Standard Loan = MONTHLY Payments
Borrower	33 Year-Old Male	Mana vs 95% Standard Loan

		MANA LOAN 100% Loan	STANDARD LOAN 95% Loan	
Initial Costs	Home Purchase:	\$275,000.00	\$275,000.00	
	Down Payment:	\$0.00	\$13,750.00	
	Annuity/Policy:	\$55,000.00	\$0.00	
	Mortgage Amount:	\$330,000.00	\$261,250.00	
Rates	Interest Rate:	6.25% MI Included	5.50% MI Not Included	Both Loans have 3/4 pt MI.
	Term:	30 Year	30 Year	
Payments	Payment Method:	Bi-Weekly	Monthly	Homeowner pays premiums of \$128.56 a month for the same death benefit of \$330,000 as the Mana Loan. It would take a homeowner 36 years to equal the premiums that the Mana Loan pays in 7 years.
	Loan Payments:	\$1,015.93	\$1,483.35	
	Insurance Premiums:	In Loan	\$128.56	
	MI Payment:	In Interest Rate	\$171.00	
	Total Payment Amount:	\$2,031.87 Every 28 Days	\$1,782.91 Every 30 Days	
What happens at the end of the loans?	What Happens at the End of the Loans?			
	Total Principal Paid:	(\$330,000.00)	(\$261,250.00)	The Mana Loan has additional tax write-off advantages. See "Financial Position of Banks and Borrowers."
	Total Interest Paid:	(\$312,277.76)	(\$272,755.55)	
	Total Principal & Interest Paid:	(\$642,277.76)	(\$534,005.55)	
	Down Payment:	\$0.00	(\$13,750.00)	
	*Life Insurance Premiums:	In Loan	(\$46,281.60)	Notice cash surrender difference of \$84,309
	Total MI¹:	In Interest Rate	(\$18,981.00)	
	Policy Net Surrender Value²:	\$128,586.00	\$44,277.00	
	Cost to Homeowner:	(\$513,691.76)	(\$568,741.15)	

Mana Loan Performance:

\$55,049.39

*Additional Tax Advantages Not Included

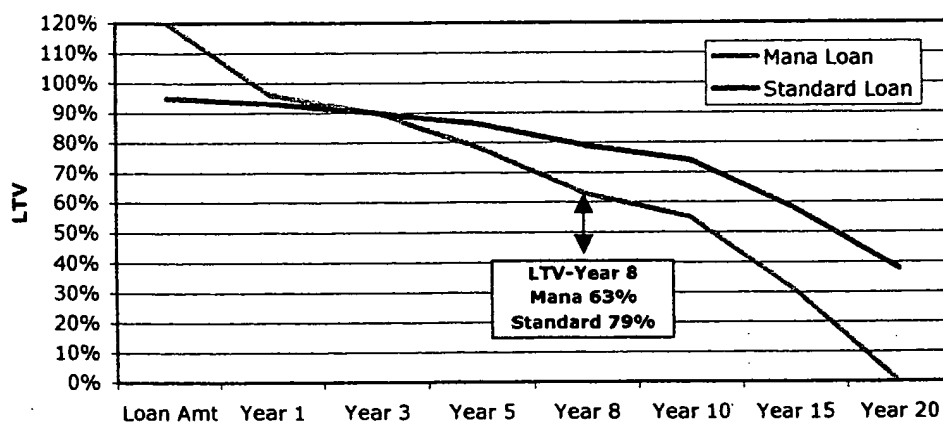
¹ \$2,052 X 9yrs = 80% LTV

² Non-guaranteed

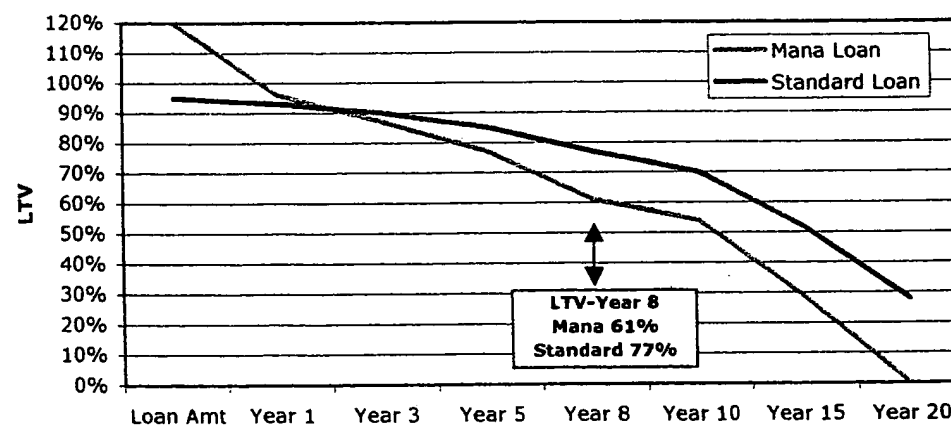
* These are for illustrative purposes only. In all cases the actual life and annuity contracts values will prevail. Dividends and interest are not guaranteed. Values illustrated will vary from year to year based on the actual credited rates. Rates accrue to the end of the year that the loan ends.

Loan to Value
Mortgage Principal Balance Less Policy Cash Surrender
Mana vs 95% Standard Loan with Monthly Policy Premiums.

♂ 33 Year Old Male



♂ 45 Year Old Male

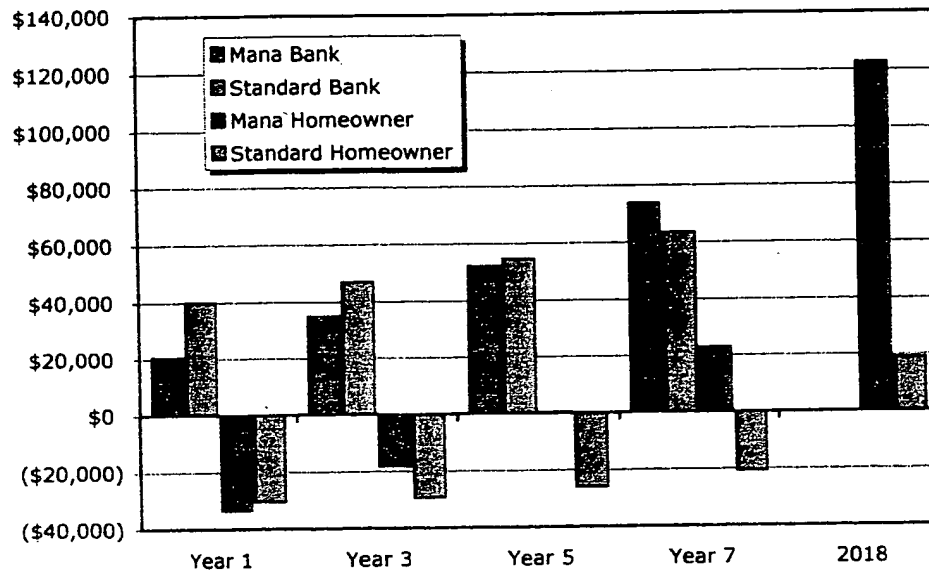


Financial Position of Bank and Borrowers

Mana Loan vs 95% Standard Loan

33 Year-Old Male Non-Smoker

	Mana Bank	Standard Bank	Mana Homeowner	Standard Homeowner
Year 1	\$20,544	\$39,949	(\$33,468)	(\$30,326)
Year 3	\$34,900	\$46,922	(\$18,151)	(\$29,255)
Year 5	\$52,268	\$54,704	\$306	(\$25,948)
Year 7	\$73,748	\$63,388	\$23,021	(\$20,761)
2018			\$122,694	\$18,919



Mana Loans Payment's to be Made for Homeowner from Policy's Cash Surrender Value

33-Year Old Non-Smoking Male

	Annuity Payments	* Payments Allowed	** Approximate Cash Surrender Balance	*** Actual Cash Surrender Value	Annuity Balance
16 SKIPPED PAYMENTS ALLOWED					
Year 2 (4 pymts)	7,950	(8,128)	4,833	12,961	39,750
Year 3 (2 pymts)	7,950	(4,064)	8,799	20,991	31,800
Year 4 (2 pymts)	7,950	(4,064)	13,113	29,369	23,850
Year 5 (2 pymts)	7,950	(4,064)	17,789	38,109	15,900
Year 6 (2 pymts)	7,950	(4,064)	23,218	47,602	7,950
Year 7 (2 pymts)	7,950	(4,064)	29,061	57,509	0
Year 8 (2 pymts)	Paid Out	(4,064)	27,517	60,029	0
Totals:	47,700	(32,512)	27,517	60,029	

* If the Mana Homeowner used all 16 Pymts in 8 years-the Mana Loan's LTV would be 73% vs 79% w/Standard Loan

* Mortgage Principal Balance less Policy Cash Surrender Value

45- Year Old Male-Non Smoking

	Annuity Payments	* Payments Allowed	** Approximate Cash Surrender Balance	*** Actual Cash Surrender Value	Annuity Balance
16 SKIPPED PAYMENTS ALLOWED					
Year 2 (4 pymts)	9,500	(8,392)	4,878	13,250	47,500
Year 3 (2 pymts)	9,500	(4,196)	10,022	22,610	38,000
Year 4 (2 pymts)	9,500	(4,196)	15,562	32,346	28,500
Year 5 (2 pymts)	9,500	(4,196)	21,486	42,466	19,000
Year 6 (2 pymts)	9,500	(4,196)	28,463	53,639	9,500
Year 7 (2 pymts)	9,500	(4,196)	35,896	65,268	0
Year 8 (2 pymts)	Paid Out	(4,196)	34,447	68,015	0
Totals:	57,000	(33,568)	34,447	68,015	

* If the Mana Homeowner used all 16 Pymts in 8 years-the Mana Loan's LTV would be 71% vs 77% w/Standard Loan

* Mortgage Principal Balance less Policy Cash Surrender Value

* Unused "Payments Allowed" can be rolled forward to be applied towards subsequent years.

** Approximate surrender value if payments were taken out.

*** Surrender value with no payments taken out

†These illustrations are for illustrative purposes only. In all cases the actual life and annuity contracts values will prevail. Dividends and interest are not guaranteed. Values illustrated will vary from year to year based on the actual credited rates. Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

\$275,000 @ 6.25%
Home Mortgage

The Mana Loan™

Bi-Weekly payments made every 14 days.

Loan Date Payment Date
02/09/2004 02/09/2010

Loan Details		Loan Calculation	
Interest Rate:	6.25%	Home Price:	\$275,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annulity % of Home \$:	
Number Of Payments:		Annulity \$:	\$9.00
Monthly Mortgage Ins.:		Other Annulity \$:	
Monthly Policy Payment:		Loan Total:	\$275,000.00
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$845.51
		Total Pymt. 28 Days:	\$1,691.02

Yearly Summary						
Year	Payment Amount	Pricipal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$22,011.89	\$4,972.18	\$4,972.18	\$17,039.71	\$17,039.71	\$270,027.82
3	\$22,011.89	\$5,633.37	\$15,898.02	\$16,378.52	\$50,137.65	\$259,101.98
5	\$22,011.89	\$6,382.49	\$28,276.75	\$15,629.40	\$81,782.70	\$246,723.25
7	\$22,011.89	\$7,231.22	\$42,301.59	\$14,780.67	\$111,781.64	\$232,698.41
9	\$22,011.89	\$8,192.82	\$58,191.44	\$13,819.07	\$139,915.57	\$216,808.56
11	\$22,011.89	\$9,282.29	\$76,194.29	\$12,729.60	\$165,936.50	\$198,805.71
13	\$22,011.89	\$10,516.64	\$96,591.13	\$11,495.25	\$189,563.44	\$178,408.87
15	\$22,011.89	\$11,915.12	\$119,700.32	\$10,096.77	\$210,478.03	\$155,299.68
17	\$22,011.89	\$13,499.58	\$145,882.52	\$8,512.31	\$228,319.60	\$129,117.47
19	\$22,011.89	\$15,294.73	\$175,546.40	\$6,717.16	\$242,679.50	\$99,453.59
21	\$22,011.89	\$17,328.60	\$209,154.94	\$4,683.29	\$253,094.75	\$65,845.06
23	\$22,011.89	\$19,632.93	\$247,232.69	\$2,378.96	\$259,040.77	\$27,767.31
25	\$6,946.11	\$6,869.72	\$275,000.00	\$76.38	\$260,231.47	\$0.00

\$55,000 @ 6.25%
Note for Annuity
33 Year-Old Male/Female Non-Smoker

The Mana Loan™

BI-Weekly payments made every 14 days.

Loan Date Payment Date
 02/09/2004 02/23/2004

Loan Details		Loan Calculation	
Interest Rate:	6.25%	Home Price:	\$55,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:		Annuity \$:	\$0.00
Monthly Mortgage Ins.:		Other Annuity \$:	
Monthly Policy Payment:		Loan Total:	\$55,000.00
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$155.32
		Total Pymt. 28 Days:	\$310.64

Yearly Summary / Payments made every 14 days						
Year	Payment Amount	Principial	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,402.38	\$994.44	\$994.44	\$3,407.94	\$3,407.94	\$54,005.56
3	\$4,402.38	\$1,126.67	\$3,179.60	\$3,275.70	\$10,027.53	\$51,820.40
5	\$4,402.38	\$1,276.50	\$5,655.35	\$3,125.88	\$16,356.54	\$49,344.65
7	\$4,402.38	\$1,446.25	\$8,460.32	\$2,956.13	\$22,356.33	\$46,539.68
9	\$4,402.38	\$1,638.56	\$11,638.29	\$2,763.81	\$27,983.11	\$43,361.71
11	\$4,402.38	\$1,856.46	\$15,238.86	\$2,545.92	\$33,187.30	\$39,761.14
13	\$4,402.38	\$2,103.33	\$19,318.23	\$2,299.05	\$37,912.69	\$35,681.77
15	\$4,402.38	\$2,383.02	\$23,940.06	\$2,019.35	\$42,095.61	\$31,059.94
17	\$4,402.38	\$2,699.92	\$29,176.51	\$1,702.46	\$45,663.92	\$25,823.49
19	\$4,402.38	\$3,058.95	\$35,109.28	\$1,343.43	\$48,535.90	\$19,890.72
21	\$4,402.38	\$3,465.72	\$41,830.99	\$936.66	\$50,618.95	\$13,169.01
23	\$4,402.38	\$3,926.59	\$49,446.54	\$475.79	\$51,808.15	\$5,553.46
25	\$1,389.22	\$1,373.94	\$55,000.00	\$15.28	\$52,046.29	\$0.00

\$65,685 @ 6.25%
Note for Annuity
45 Year-Old Male Non-Smoker

The Mana Loan™

BI-Weekly payments made every 14 days.

Loan Date Payment Date
 02/09/2004 02/09/2004

Loan Details

Interest Rate: **6.25%**
 Term (years): **30**
 Method Of Payments: **Bi-Weekly**
 Number Of Payments: **660**
 Monthly Mortgage Ins.: **1.00%**
 Monthly Policy Payment: **0.00%**
 Extra Pymt Every 14 Days: **0.00%**

Loan Calculation

Home Price: **\$65,685.00**
 Down Payment: **\$0.00**
 Annuity % of Home \$: **0.00%**
 Annuity \$: **\$0.00**
 Other Annuity \$: **\$0.00**
 Loan Total: **\$65,685.00**
 Total Pymt. 14 Days: **\$20.00**
 Total Pymt. 28 Days: **\$40.00**

Yearly Summary						
Year	Payment Amount	Principial	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$5,257.64	\$1,187.63	\$1,187.63	\$4,070.01	\$4,070.01	\$64,497.37
2	\$5,257.64	\$1,187.63	\$2,375.26	\$4,070.01	\$8,140.02	\$63,310.74
3	\$5,257.64	\$1,345.56	\$3,797.31	\$3,912.08	\$11,975.61	\$61,887.69
4	\$5,257.64	\$1,345.56	\$5,142.87	\$3,912.08	\$15,887.69	\$60,445.61
5	\$5,257.64	\$1,524.49	\$6,754.03	\$3,733.15	\$19,534.17	\$58,930.97
6	\$5,257.64	\$1,524.49	\$8,278.52	\$3,733.15	\$23,267.32	\$57,357.82
7	\$5,257.64	\$1,727.21	\$10,103.93	\$3,530.43	\$26,699.55	\$55,581.07
8	\$5,257.64	\$1,727.21	\$11,831.14	\$3,530.43	\$30,229.98	\$53,750.64
9	\$5,257.64	\$1,956.89	\$13,899.29	\$3,300.75	\$33,419.47	\$51,785.71
10	\$5,257.64	\$1,956.89	\$15,856.18	\$3,300.75	\$36,720.22	\$49,685.49
11	\$5,257.64	\$2,217.12	\$18,199.35	\$3,040.52	\$39,634.69	\$47,485.65
12	\$5,257.64	\$2,217.12	\$20,416.47	\$3,040.52	\$42,675.21	\$45,268.48
13	\$5,257.64	\$2,511.95	\$23,071.23	\$2,745.69	\$45,278.09	\$42,613.77
14	\$5,257.64	\$2,511.95	\$25,583.18	\$2,745.69	\$48,023.78	\$39,829.82
15	\$5,257.64	\$2,845.98	\$28,590.96	\$2,411.66	\$50,273.64	\$37,094.04
16	\$5,257.64	\$2,845.98	\$31,436.94	\$2,411.66	\$52,685.30	\$34,278.06
17	\$5,257.64	\$3,224.44	\$34,844.70	\$2,033.20	\$54,535.18	\$30,840.30
18	\$5,257.64	\$3,224.44	\$38,069.14	\$2,033.20	\$56,568.38	\$27,615.86
19	\$5,257.64	\$3,653.22	\$41,930.05	\$1,604.42	\$57,965.10	\$23,754.95
20	\$5,257.64	\$3,653.22	\$45,583.27	\$1,604.42	\$59,569.52	\$19,150.53
21	\$5,257.64	\$4,139.02	\$49,957.61	\$1,118.62	\$60,452.83	\$15,727.40
22	\$5,257.64	\$4,139.02	\$54,096.63	\$1,118.62	\$61,571.45	\$11,588.38
23	\$5,257.64	\$4,689.42	\$59,052.65	\$568.22	\$61,873.07	\$6,632.35
24	\$5,257.64	\$4,689.42	\$63,742.07	\$568.22	\$62,441.29	\$1,943.93
25	\$1,659.11	\$1,640.87	\$65,685.00	\$18.24	\$62,157.47	\$0.00

\$58,000 @ 6.25%
Note for Annuity
45 Year-Old Female Non-Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

Loan Date Payment Date
 02/09/2004 02/11/2004

Loan Details

Interest Rate: **6.25%**
 Term (years): **30**
 Method Of Payments: **Bi-Weekly**
 Number Of Payments: **660**
 Monthly Mortgage Ins.: **\$1.00**
 Monthly Policy Payment: **\$0.00**
 Extra Pymt Every 14 Days:

Loan Calculation

Home Price: **\$58,000.00**
 Down Payment: **\$0.00**
 Annuity % of Home \$:
 Annuity \$: **\$0.00**
 Other Annuity \$:
 Loan Total: **\$58,000.00**
 Total Pymt. 14 Days: **\$1,464.99**
 Total Pymt. 28 Days: **\$2,929.98**

Yearly Summary						
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,642.51	\$1,048.68	\$1,048.68	\$3,593.83	\$3,593.83	\$56,951.32
3	\$4,642.51	\$1,188.13	\$3,353.04	\$3,454.38	\$10,574.49	\$54,646.96
5	\$4,642.51	\$1,346.13	\$5,963.82	\$3,296.38	\$17,248.71	\$52,036.18
7	\$4,642.51	\$1,525.13	\$8,921.79	\$3,117.38	\$23,575.76	\$49,078.21
9	\$4,642.51	\$1,727.94	\$12,273.10	\$2,914.57	\$29,509.47	\$45,726.90
11	\$4,642.51	\$1,957.72	\$16,070.07	\$2,684.79	\$34,997.52	\$41,929.93
13	\$4,642.51	\$2,218.05	\$20,371.95	\$2,424.45	\$39,980.65	\$37,628.05
15	\$4,642.51	\$2,513.01	\$25,245.89	\$2,129.50	\$44,391.73	\$32,754.11
17	\$4,642.51	\$2,847.18	\$30,767.95	\$1,795.32	\$48,154.68	\$27,232.05
19	\$4,642.51	\$3,225.80	\$37,024.33	\$1,416.71	\$51,183.31	\$20,975.66
21	\$4,642.51	\$3,654.76	\$44,112.68	\$987.75	\$53,379.98	\$13,887.32
23	\$4,642.51	\$4,140.76	\$52,143.62	\$501.74	\$54,634.05	\$5,856.37
25	\$1,464.99	\$1,448.88	\$58,000.00	\$16.11	\$54,885.18	\$0.00

\$275,000 @ 6.25%
35 Yr-Home Mortgage
33-Yr Old Male

The Mana Loan™

Bi-Weekly payments made every 14 days.

Payment
Date

Loan Date

02/09/2004 02/23/2004

Loan Details

Interest Rate: **6.25%**
 Term (years): **35**
 Method Of Payments: **Bi-Weekly**
 Number Of Payments: **72**
 Monthly Mortgage Ins.: **1.00**
 Monthly Policy Payment: **1.00**
 Extra Pymt Every 14 Days:

Loan Calculation

Home Price: **\$275,000.00**
 Down Payment: **\$0.00**
 Annulity % of Home \$:
 Annulity \$: **\$17,000**
 Other Annulity \$:
 Loan Total: **\$275,000.00**
 Total Pymt. 14 Days: **\$80,724.32**
 Total Pymt. 28 Days: **\$161,448.64**

Yearly Summary						
Year	Payment Amount	Pricipal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$20,987.98	\$3,916.91	\$3,916.91	\$17,071.08	\$17,071.08	\$271,083.09
3	\$20,987.98	\$4,437.77	\$12,523.90	\$16,550.21	\$50,440.06	\$262,476.11
5	\$20,987.98	\$5,027.90	\$22,275.43	\$15,960.08	\$82,664.49	\$252,724.57
7	\$20,987.98	\$5,696.50	\$33,323.70	\$15,291.48	\$113,592.19	\$241,676.30
9	\$20,987.98	\$6,454.02	\$45,841.16	\$14,533.97	\$143,050.70	\$229,158.84
11	\$20,987.98	\$7,312.26	\$60,023.17	\$13,675.72	\$170,844.66	\$214,976.83
13	\$20,987.98	\$8,284.64	\$76,091.08	\$12,703.35	\$196,752.71	\$198,908.92
15	\$20,987.98	\$9,386.31	\$94,295.68	\$11,601.67	\$220,524.08	\$180,704.32
17	\$20,987.98	\$10,634.49	\$114,921.10	\$10,353.49	\$241,874.63	\$160,078.90
19	\$20,987.98	\$12,048.65	\$138,289.26	\$8,939.33	\$260,482.44	\$136,710.74
21	\$20,987.98	\$13,650.86	\$164,764.88	\$7,337.12	\$275,982.79	\$110,235.12
23	\$20,987.98	\$15,466.13	\$194,761.19	\$5,521.85	\$287,962.45	\$80,238.81
25	\$20,987.98	\$17,522.79	\$228,746.36	\$3,465.19	\$295,953.24	\$46,253.64
27	\$20,987.98	\$19,852.95	\$267,250.83	\$1,135.03	\$299,424.74	\$7,749.17
28	\$7,749.17	\$7,749.17	\$275,000.00	\$100.00	\$299,524.74	\$0.00

\$55,000 @ 6.25%
35 Yr-Home Mortgage
Note for Annuity
33-Yr Old Male

The Mana Loan™

Bi-Weekly payments made every 14 days.

Loan Date
 02/09/2004

Payment Date
 02/23/2004

Loan Details

Interest Rate: **6.25%**
 Term (years): **35**
 Method Of Payments: **Bi-Weekly**
 Number Of Payments: **730**
 Monthly Mortgage Ins.: **0.00**
 Monthly Policy Payment: **0.00**
 Extra Pymt Every 14 Days: **0.00**

Loan Calculation

Home Price: **\$55,000.00**
 Down Payment: **\$0.00**
 Annuity % of Home \$: **0.00**
 Annuity \$: **\$0.00**
 Other Annuity \$: **0.00**
 Loan Total: **\$55,000.00**
 Total Pymt. 14 Days: **\$167.15**
 Total Pymt. 28 Days: **\$334.30**

Yearly Summary						
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,197.60	\$783.38	\$783.38	\$3,414.22	\$3,414.22	\$54,216.62
2	\$4,197.60	\$783.38	\$1,566.76	\$3,414.22	\$6,828.44	\$50,716.62
3	\$4,197.60	\$887.55	\$2,504.78	\$3,310.04	\$10,088.01	\$52,495.22
4	\$4,197.60	\$887.55	\$3,392.33	\$3,205.86	\$13,293.87	\$54,273.82
5	\$4,197.60	\$1,005.58	\$4,455.09	\$3,192.02	\$16,532.90	\$50,544.91
6	\$4,197.60	\$1,005.58	\$5,460.67	\$3,087.84	\$19,620.74	\$46,811.51
7	\$4,197.60	\$1,139.30	\$6,664.74	\$3,058.30	\$22,718.44	\$48,335.26
8	\$4,197.60	\$1,139.30	\$7,804.04	\$2,953.12	\$25,671.56	\$49,858.91
9	\$4,197.60	\$1,290.80	\$9,168.23	\$2,906.79	\$28,610.14	\$45,831.77
10	\$4,197.60	\$1,290.80	\$10,459.03	\$2,801.61	\$31,411.75	\$47,355.42
11	\$4,197.60	\$1,462.45	\$12,004.63	\$2,735.14	\$34,168.93	\$42,995.37
12	\$4,197.60	\$1,462.45	\$13,467.08	\$2,629.96	\$36,798.89	\$44,518.92
13	\$4,197.60	\$1,656.93	\$15,218.22	\$2,540.67	\$39,350.54	\$39,781.78
14	\$4,197.60	\$1,656.93	\$16,875.15	\$2,435.49	\$41,786.03	\$41,305.43
15	\$4,197.60	\$1,877.26	\$18,859.14	\$2,320.33	\$44,104.82	\$36,140.86
16	\$4,197.60	\$1,877.26	\$20,736.40	\$2,215.15	\$46,319.97	\$37,664.51
17	\$4,197.60	\$2,126.90	\$22,984.22	\$2,070.70	\$48,374.93	\$32,015.78
18	\$4,197.60	\$2,126.90	\$25,111.12	\$1,965.52	\$50,340.45	\$33,539.43
19	\$4,197.60	\$2,409.73	\$27,657.85	\$1,787.87	\$52,096.49	\$27,342.15
20	\$4,197.60	\$2,409.73	\$30,067.58	\$1,682.69	\$53,779.18	\$28,865.80
21	\$4,197.60	\$2,730.17	\$32,952.98	\$1,467.42	\$55,196.56	\$22,047.02
22	\$4,197.60	\$2,730.17	\$35,683.15	\$1,362.24	\$56,558.80	\$23,569.67
23	\$4,197.60	\$3,093.23	\$38,952.24	\$1,104.37	\$57,592.49	\$16,047.76
24	\$4,197.60	\$3,093.23	\$42,045.47	\$999.19	\$58,591.68	\$17,570.91
25	\$4,197.60	\$3,504.56	\$45,749.27	\$693.04	\$59,190.65	\$9,250.73
26	\$4,197.60	\$3,504.56	\$49,253.83	\$587.86	\$59,778.51	\$10,774.38
27	\$4,197.60	\$3,970.59	\$53,450.17	\$227.01	\$59,884.95	\$1,549.83
28	\$4,197.60	\$3,970.59	\$57,420.76	\$121.83	\$59,996.78	\$0.00

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
NaviTrak \$330,000

Age 33
Male
Preferred Non-smoker
State - WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%				*Current Values at 4.50%			
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 7,950.00	\$ 6,918	\$ 4,981	\$336,918	\$ 7,208	\$ 5,271	\$337,208
2	7,950.00	14,092	12,314	344,092	14,740	12,961	344,740
3	7,950.00	21,527	19,907	351,527	22,611	20,991	352,611
4	7,950.00	29,232	27,770	359,232	30,831	29,369	360,831
5	7,950.00	37,208	35,905	367,208	39,412	38,109	369,412
6	7,950.00	45,747	44,693	375,747	48,656	47,602	378,656
7	7,950.00	54,580	53,784	384,580	58,304	57,509	388,304
8	0.00	55,946	55,408	384,580	60,566	60,029	388,304
9	0.00	57,448	57,168	330,000	62,974	62,695	330,000
10	0.00	58,963	58,942	330,000	65,478	65,456	330,000
	\$55,650.00						
11	0.00	60,486	60,486	330,000	68,559	68,559	330,000
12	0.00	62,016	62,016	330,000	71,772	71,772	330,000
13	0.00	63,545	63,545	330,000	75,118	75,118	330,000
14	0.00	65,067	65,067	330,000	78,602	78,602	330,000
15	0.00	66,577	66,577	330,000	82,239	82,239	330,000
16	0.00	68,070	68,070	330,000	86,033	86,033	330,000
17	0.00	69,537	69,537	330,000	90,002	90,002	330,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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A Life Insurance Illustration
 NaviTrak - Universal Life - Policy Form 6557
 Statement of Policy Cost and Benefit Information
 Prepared for
 The Client

Presented by Mana LLC

Age 33

Male

Preferred Non-smoker

State - WA

Benefit
 NaviTrak Amount
 \$330,000
 No Lapse Guarantee Rider

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 1,542.83	\$ 453	\$ 0	\$330,000	\$ 712	\$ 0	\$330,000
2	1,542.83	906	0	330,000	1,457	0	330,000
3	1,542.83	1,350	0	330,000	2,236	615	330,000
4	1,542.83	1,786	324	330,000	3,045	1,583	330,000
5	1,542.83	2,204	900	330,000	3,883	2,579	330,000
6	1,542.83	2,882	1,829	330,000	5,035	3,982	330,000
7	1,542.83	3,543	2,747	330,000	6,230	5,434	330,000
8	1,542.83	4,182	3,644	330,000	7,466	6,929	330,000
9	1,542.83	4,788	4,509	330,000	8,743	8,464	330,000
10	1,542.83	5,361	5,339	330,000	10,061	10,039	330,000
	\$ 15,428.30						
11	1,542.83	6,091	6,091	330,000	11,863	11,863	330,000
12	1,542.83	6,784	6,784	330,000	13,727	13,727	330,000
13	1,542.83	7,424	7,424	330,000	15,648	15,648	330,000
14	1,542.83	8,004	8,004	330,000	17,628	17,628	330,000
15	1,542.83	8,514	8,514	330,000	19,679	19,679	330,000
16	1,542.83	8,945	8,945	330,000	21,798	21,798	330,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004

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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
NaviTrak \$330,000

Age 33
Female
Preferred Non-smoker
State - WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%				*Current Values at 4.50%			
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 7,950.00	\$ 6,985	\$ 5,388	\$336,985	\$ 7,291	\$ 5,693	\$337,291
2	7,950.00	14,226	12,787	344,226	14,904	13,465	344,904
3	7,950.00	21,740	20,459	351,740	22,851	21,571	352,851
4	7,950.00	29,524	28,402	359,524	31,145	30,023	361,145
5	7,950.00	37,583	36,619	367,583	39,795	38,832	369,795
6	7,950.00	46,206	45,430	376,206	49,105	48,328	379,105
7	7,950.00	55,128	54,542	385,128	58,813	58,227	388,813
8	0.00	56,587	56,191	385,128	61,132	60,736	388,813
9	0.00	58,174	57,969	330,000	63,587	63,381	330,000
10	0.00	59,779	59,763	330,000	66,139	66,123	330,000
	\$55,650.00						
11	0.00	61,403	61,403	330,000	69,299	69,299	330,000
12	0.00	63,047	63,047	330,000	72,601	72,601	330,000
13	0.00	64,709	64,709	330,000	76,050	76,050	330,000
14	0.00	66,390	66,390	330,000	79,646	79,646	330,000
15	0.00	68,084	68,084	330,000	83,406	83,406	330,000
16	0.00	69,789	69,789	330,000	87,338	87,338	330,000
17	0.00	71,502	71,502	330,000	91,449	91,449	330,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit
 NaviTrak
 No Lapse Guarantee Rider

Amount
 \$330,000

Age 33
 Female
 Preferred Non-smoker
 State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 1,322.56	\$ 305	\$ 0	\$330,000	\$ 578	\$ 0	\$330,000
2	1,322.56	599	0	330,000	1,177	0	330,000
3	1,322.56	888	0	330,000	1,795	515	330,000
4	1,322.56	1,160	38	330,000	2,430	1,308	330,000
5	1,322.56	1,405	442	330,000	3,078	2,114	330,000
6	1,322.56	1,905	1,129	330,000	4,025	3,249	330,000
7	1,322.56	2,379	1,793	330,000	4,996	4,410	330,000
8	1,322.56	2,822	2,426	330,000	5,993	5,597	330,000
9	1,322.56	3,225	3,019	330,000	7,010	6,804	330,000
10	1,322.56	3,584	3,568	330,000	8,055	8,040	330,000
	\$13,225.60						
11	1,322.56	4,102	4,102	330,000	9,595	9,595	330,000
12	1,322.56	4,582	4,582	330,000	11,189	11,189	330,000
13	1,322.56	5,020	5,020	330,000	12,840	12,840	330,000
14	1,322.56	5,411	5,411	330,000	14,540	14,540	330,000
15	1,322.56	5,746	5,746	330,000	16,304	16,304	330,000
16	1,322.56	6,016	6,016	330,000	18,132	18,132	330,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by **Mana LLC**

Benefit
NaviTrak **Amount**
 \$340,000

Age 45
Male
Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%				*Current Values at 4.50%			
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 9,500.00	\$ 7,490	\$ 3,497	\$340,000	\$ 8,235	\$ 4,242	\$340,000
2	9,500.00	15,217	11,652	340,000	16,815	13,250	340,000
3	9,500.00	23,187	20,051	340,000	25,746	22,610	340,000
4	9,500.00	31,412	28,704	340,000	35,054	32,346	340,000
5	9,500.00	39,894	37,614	340,000	44,745	42,466	340,000
6	9,500.00	49,272	47,440	340,000	55,472	53,639	340,000
7	9,500.00	58,947	57,563	340,000	66,651	65,268	340,000
8	0.00	59,581	58,646	340,000	68,950	68,015	340,000
9	0.00	60,081	59,595	340,000	71,301	70,815	340,000
10	0.00	60,416	60,379	340,000	73,696	73,658	340,000
	\$66,500.00						
11	0.00	60,558	60,558	340,000	76,849	76,849	340,000
12	0.00	60,475	60,475	340,000	80,091	80,091	340,000
13	0.00	60,143	60,143	340,000	83,416	83,416	340,000
14	0.00	59,527	59,527	340,000	86,860	86,860	340,000
15	0.00	58,577	58,577	340,000	90,419	90,419	340,000
16	0.00	57,240	57,240	340,000	94,055	94,055	340,000
17	0.00	55,454	55,454	340,000	97,776	97,776	340,000
18	0.00	53,136	53,136	340,000	101,581	101,581	340,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
NaviTrak \$333,000

Age 45
Female
Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 8,400.00	\$ 6,762	\$ 3,582	\$333,000	\$ 7,411	\$ 4,230	\$333,000
2	8,400.00	13,750	10,890	333,000	15,137	12,276	333,000
3	8,400.00	20,972	18,431	333,000	23,192	20,651	333,000
4	8,400.00	28,433	26,212	333,000	31,593	29,372	333,000
5	8,400.00	36,145	34,244	333,000	40,358	38,456	333,000
6	8,400.00	44,521	42,990	333,000	49,907	48,376	333,000
7	8,400.00	53,180	52,024	333,000	59,872	58,716	333,000
8	0.00	53,878	53,097	333,000	62,005	61,224	333,000
9	0.00	54,491	54,085	333,000	64,195	63,788	333,000
10	0.00	55,013	54,981	333,000	66,445	66,414	333,000
	\$58,800.00						
11	0.00	55,431	55,431	333,000	69,357	69,357	333,000
12	0.00	55,737	55,737	333,000	72,364	72,364	333,000
13	0.00	55,928	55,928	333,000	75,476	75,476	333,000
14	0.00	56,004	56,004	333,000	78,702	78,702	333,000
15	0.00	55,949	55,949	333,000	82,044	82,044	333,000
16	0.00	55,737	55,737	333,000	85,470	85,470	333,000
17	0.00	55,329	55,329	333,000	89,015	89,015	333,000
18	0.00	54,668	54,668	333,000	92,675	92,675	333,000

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit
NaviTrak
No Lapse Guarantee Rider

Amount
\$333,000

Age 45
Female
Preferred Non-smoker
State - WA

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Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*
1	\$ 2,442.37	\$ 716	\$ 0	\$333,000	\$ 1,347	\$ 0	\$333,000
2	2,442.37	1,395	0	333,000	2,728	0	333,000
3	2,442.37	2,030	0	333,000	4,143	1,603	333,000
4	2,442.37	2,611	390	333,000	5,594	3,373	333,000
5	2,442.37	3,134	1,233	333,000	7,082	5,181	333,000
6	2,442.37	3,993	2,461	333,000	9,011	7,480	333,000
7	2,442.37	4,785	3,629	333,000	10,995	9,839	333,000
8	2,442.37	5,496	4,715	333,000	13,032	12,251	333,000
9	2,442.37	6,103	5,697	333,000	15,113	14,707	333,000
10	2,442.37	6,598	6,567	333,000	17,243	17,211	333,000
	\$ 24,423.70						
11	2,442.37	7,171	7,171	333,000	20,039	20,039	333,000
12	2,442.37	7,617	7,617	333,000	22,913	22,913	333,000
13	2,442.37	7,933	7,933	333,000	25,877	25,877	333,000
14	2,442.37	8,118	8,118	333,000	28,938	28,938	333,000
15	2,442.37	8,156	8,156	333,000	32,096	32,096	333,000
16	2,442.37	8,013	8,013	333,000	35,311	35,311	333,000

Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit retention, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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Mana Loan Amortizer

Product Framework and Description

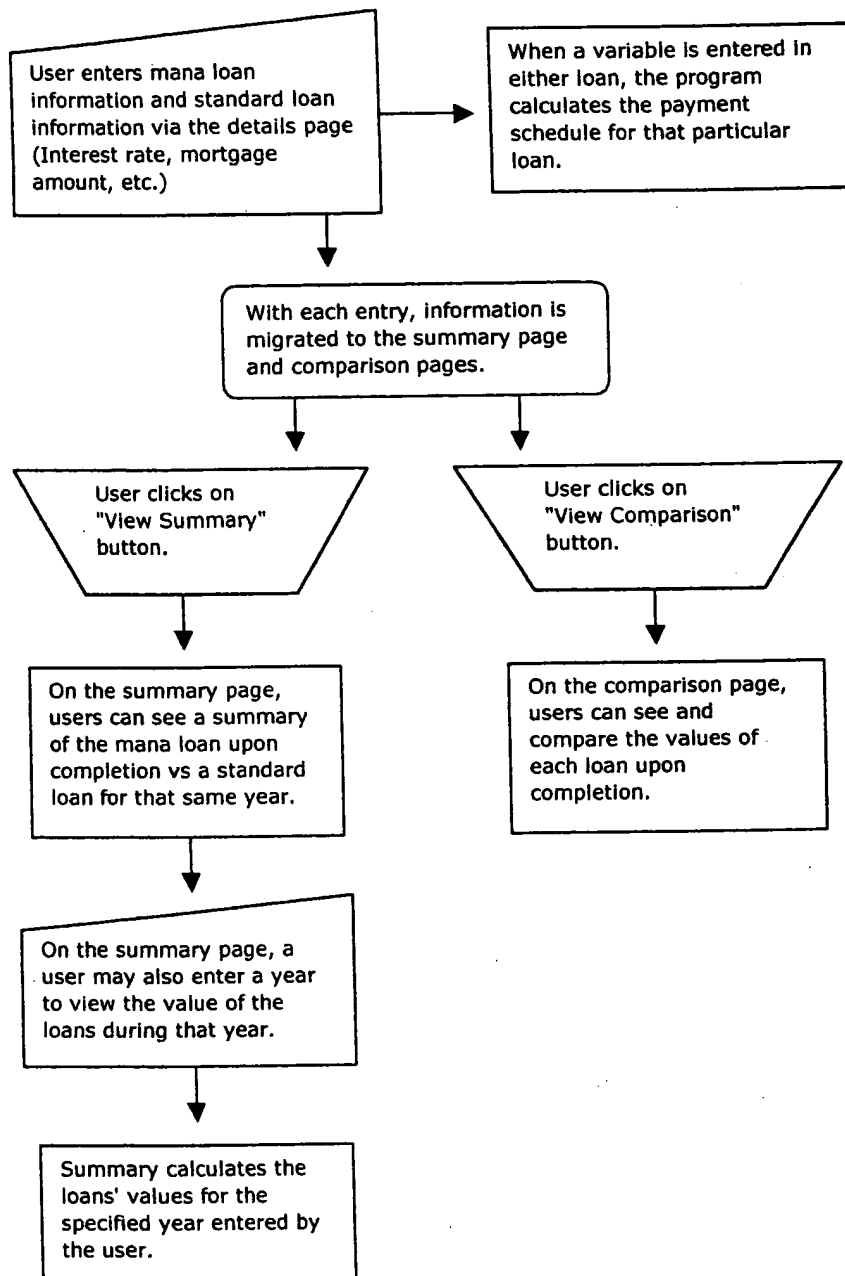
The Mana Loan Amortizer program was developed to compare the Mana Loan system against standard loan products.

The program runs within the Microsoft Excel framework, and uses Microsoft Visual Basic to run the application's functions. Microsoft Excel and Microsoft Visual Basic are simply the tools that are used in developing the software. The software itself is a product that was designed for Mana LLC, who holds the copyright and distribution rights.

The product was developed to accommodate for various loan variables such as the term of the loan, Interest rate, payment frequency, etc.

The program includes a detailed payment page, a summary page and a comparison page, with each page containing information about both the results of the Mana Loan and a standard loan.

Amortizer Flow Chart



Instructions on using the Mana Amortizer:

1. You may have to if needed unprotect the worksheet. On the Menu bar go to-Tools, protection, unprotect.
2. You may also have to if needed unfreeze the panes. On the Menu bar go to-Window, unfreeze panes.

Borrowers Information Box:

1. Click on the "State" cell and a drop down menu will appear.

Mana Borrower Details and Calculations:

1. "Interest Rate" needs to be manually inserted.
2. "Term" click on the cell and a drop down menu will appear.
3. "Method of Payment" click on cell.
4. "Extra Payment every 14 Days" this will reduce the principle in addition to the amortization.
5. "Loan Date" needs to be manually inserted and accordingly the payment date will automatically calculate.
6. "Annuity % of Home" Use a percentage of the sales price of home.
7. "Other Annuity" Use a dollar amount for the annuity instead of a % amount.

Standard Borrower Details and Calculations:

1. "Interest Rate" Insert Manually.
2. "Method of Payments" Drop down menu.
3. "Monthly Mortgage Ins." Insert Manually.
4. "Monthly Policy Payment" Insert Manually.
5. "% Down Payment" Insert Manually.
6. "Oth Down Payment" Manually insert a dollar amount instead of a % amount.

Amortization Summary Page:

The "Upon Completion Box" (left side) compares the Mana and Standard Loans when the Mana Loan matures, to finish the comparison manually insert the Insurance Policy's "Cash Surrender Value" corresponding with the year of maturity.

The "During the Year You Specify Box" (right side) will allow you to view any given year the cost that the borrower has incurred less the policy's "Cash Surrender Value" of the same year. You must manually insert the "Cash Surrender Value" of the year you have chosen in order to finish the comparison. (Note: If you should make a change on the detail page this will automatically clear the year and cash surrender cells.) Hit save when you don't want the boxes to clear.

Compare the Mana Loan Page:

This page automatically compares all the inputs from the "Details and Summary" pages.